

Information to identify the case:

Debtor 1	Steven J. Habib	Social Security number or ITIN	xxx-xx-8193
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Paula A. Habib	Social Security number or ITIN	xxx-xx-1566
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Michigan	Date case filed for chapter	7 10/31/19
Case number:	19-55540-mlo		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven J. Habib	Paula A. Habib
2. All other names used in the last 8 years		
3. Address	28675 Franklin Rd., Apt 308 Southfield, MI 48034	28675 Franklin Rd., Apt 308 Southfield, MI 48034
4. Debtor's attorney Name and address	R. Soren Andersen 3823 Rochester Road Royal Oak, MI 48073	Contact phone: 248-435-4994
5. Bankruptcy trustee Name and address	Michael Stevenson 26100 American Drive Suite 500 Southfield, MI 48034	Contact phone: (248) 354-7906

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or register online at www.pacer.gov .	Address of the Bankruptcy Clerk's Office: 211 West Fort Street Detroit, MI 48226 Contact phone: 313-234-0065	For the Court: Clerk of the Bankruptcy Court: Katherine B. Gullo Hours open: 8:30am-4:00pm Monday-Friday Date: 11/1/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 4, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 211 West Fort St., Room 315, Detroit, MI 48226
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Steven J. Habib
Paula A. Habib
Debtors

Case No. 19-55540-mlo
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: jhawk
Form ID: 309A

Page 1 of 2
Total Noticed: 38

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db/jdb
tr
26232048 +Steven J. Habib, Paula A. Habib, 28675 Franklin Rd., Apt 308, Southfield, MI 48034-1604
26232052 +Michael Stevenson, 26100 American Drive, Suite 500, Southfield, MI 48034-6184
26232053 Bergman Porretta Eye Center, 29990 Northwestern Hwy, Farmington Hills, MI 48334-3225
26232056 Cuzco Capital, 2124 NE 123rd St Ste 206, North Miami, FL 33181-2939
26232055 DNF Associates, 2351 N Forest Rd Ste 110, Getzville, NY 14068-9902
FMS Inc., for Synchrony Bank, P.O. Box 707600, Tulsa, OK 74170-7600
+First Financial Assets Management, for Uplift, Inc., 3091 Governors Lake Dr. 500,
Peachtree Corners, GA 30071-1135
26232058 +Global Payments Check, Attn. Bankruptcy, PO Box 66118, Chicago, IL 60666-0097
26232060 +Hospital Consultants, P.C., for William Fortin, P.O. Box 3272, Saginaw, MI 48605-3272
26232062 ID Franklin, LLC, 28675 Franklin Rd, Southfield, MI 48034-1671
26232066 +Michigan Healthcare Professionals, Comprehensive Urology, 31157 Woodward Ave.,
Royal Oak, MI 48073-0996
26232067 +Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
26232069 +Pargroup, for Millnium Diagnostic Ctr., 39625 Lewis Dr., Noci, MI 48377-2972
26232070 +Pargroup, for Franklin Internists, 39625 Lewis Dr., Ste. 200, Novi, MI 48377-2962
26232073 Receivables Mgt. Partners, Attn. Bankruptcy, PO Box 13129, Lansing, MI 48901-3129
26232076 +Trident Asset Management, LLC, for Orion Portfolio Svcs., II, LLC, P.O. Box 888424,
Atlanta, GA 30356-0424
26232077 Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rsa.mieb.ecf@att.net Nov 01 2019 23:24:57 R. Soren Andersen,
3823 Rochester Road, Royal Oak, MI 48073
26232043 EDI: AARGON.COM Nov 02 2019 03:18:00 Aargon Agency, Inc., Attn. Bankruptcy,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
26232044 EDI: APNIRECOVERY.COM Nov 02 2019 03:18:00 Afni, Inc., Attn. Bankruptcy, PO Box 3427,
Bloomington, IL 61702-3427
26232045 +EDI: PHINAMERI.COM Nov 02 2019 03:18:00 Americredit/GM Financial, Bankruptcy,
P.O. Box 183853, Arlington, TX 76096-3853
26232047 E-mail/Text: BH_Bankruptcy@beaumont.org Nov 01 2019 23:25:08 Beaumont,
26901 Beaumont Blvd, Southfield, MI 48033
26232046 E-mail/Text: BH_Bankruptcy@beaumont.org Nov 01 2019 23:25:08 Beaumont, PO Box 5042,
Troy, MI 48007-5042
26232049 EDI: CAPITALONE.COM Nov 02 2019 03:18:00 Capital One, Attn. Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
26232050 EDI: CONVERGENT.COM Nov 02 2019 03:18:00 Convergent Outsourcing, PO Box 9004,
Renton, WA 98057-9004
26232051 E-mail/Text: kzoepfel@credit-control.com Nov 01 2019 23:25:41 Credit Control, LLC,
5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
26232054 E-mail/Text: bknotice@ercbpo.com Nov 01 2019 23:25:46 Enhanced Recovery Corp.,
Attn. Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
26232057 E-mail/Text: Banko@frontlineas.com Nov 01 2019 23:26:20 Frontline Asset Strategies,
2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
26232059 E-mail/Text: bankruptcies@halstedfinancial.com Nov 01 2019 23:26:12
Halsted Financial Services, LLC, PO Box 828, Skokie, IL 60076-0828
26232061 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Nov 01 2019 23:25:42 Hunter Warfield, Inc.,
for Camden Development, Inc., 4620 Woodland Corporate Dr., Tampa, FL 33614-2415
26232063 E-mail/Text: bncnotices@becket-lee.com Nov 01 2019 23:25:17 Kohl's, PO Box 3043,
Milwaukee, WI 53201-3043
26232064 E-mail/PDF: resurgentbknnotifications@resurgent.com Nov 01 2019 23:37:26
LVNV Funding/Resurgent Capital, Attn. Bankruptcy, PO Box 10497,
Greenville, SC 29603-0497
26232065 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 01 2019 23:37:20
Merrick Bank/CardWorks, Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
26232068 EDI: MID8.COM Nov 02 2019 03:18:00 Midland Funding, 2365 Northside Dr Ste 320,
San Diego, CA 92108-2709
26232071 EDI: PRA.COM Nov 02 2019 03:18:00 Portfolio Recovery, Attn. Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502-4952
26232072 EDI: PRA.COM Nov 02 2019 03:18:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd,
Norfolk, VA 23502-4952
26232074 E-mail/Text: Supportservices@receivablesperformance.com Nov 01 2019 23:26:11
Receivables Performance Mgt., LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
26232075 +E-mail/PDF: resurgentbknnotifications@resurgent.com Nov 01 2019 23:37:25
Resurgent Capital Services LP, for LVNV Funding, LLC, 55 Beattie Pl., Ste. 110,
Greenville, SC 29601-5115

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Michael Stevenson mstevenson@sbplclaw.com,
MI15@ecfcbis.com;ms@trustesolutions.net;rschultz@sbplclaw.com
R. Soren Andersen on behalf of Attorney R. Soren Andersen rsa.mieb.ecf@att.net
R. Soren Andersen on behalf of Joint Debtor Paula A. Habib rsa.mieb.ecf@att.net
R. Soren Andersen on behalf of Debtor Steven J. Habib rsa.mieb.ecf@att.net

TOTAL: 4